

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
WESTERN DIVISION

MARIAN SNOW,

Plaintiff,

v.

CITIBANK, N.A.,

Defendant.

Case No. 5:14-cv-00059-FL

SUPPLEMENTAL DECLARATION OF
ELIZABETH S. BARNETTE IN
SUPPORT OF DEFENDANT'S
MOTION TO COMPEL ARBITRATION
AND STAY ACTION

SUPPLEMENTAL DECLARATION OF ELIZABETH S. BARNETTE

I, ELIZABETH S. BARNETTE, hereby declare as follows:

1. I am an employee of Citibank, N.A., successor in interest to Citibank (South Dakota), N.A. ("Citibank"), a national bank located in Sioux Falls, South Dakota. Citibank (South Dakota), N.A. merged into Citibank, N.A. effective July 1, 2011. Citibank issues credit card accounts to persons throughout the country, including the credit card at issue in this action. I submit this Declaration to supplement my prior Declaration dated March 28, 2014 that was filed in the above-referenced action.

2. As previously stated in my prior Declaration, I have worked with Citibank or its affiliates in different capacities for approximately 18 years. In connection with my employment, I have personal knowledge of the general business practices of Citibank with respect to its credit card accounts. My responsibilities include the preparation of affidavits in connection with litigation involving Citibank, and I am authorized to provide this Declaration for Citibank. I have access to the business records relating to the credit card accounts issued by Citibank including, in particular, the records of cardmember accounts and the applicable card agreements.

3. The exhibits to this declaration are all true and correct business records created and maintained by Citibank, or its affiliates, in the course of regularly conducted business activity, and as part of the regular practice of Citibank to create and maintain such records, and also were made at the time of the act, transaction, occurrence or event, or within a reasonable time thereafter. Certain exhibits have been redacted solely to protect the confidentiality of account information, such as, among other things, card member account numbers. The statements set forth in this declaration are true and correct to the best of my knowledge, information and belief. Except where based upon information provided by persons working under my direction and supervision, the statements contained herein are based on my personal knowledge or review of Citibank's records, including records pertaining to the Citibank credit card account issued to Plaintiff Marian Snow ("Snow" or "Plaintiff"). If called as a witness, I am competent to testify to the statements contained herein.

4. As stated in my prior Declaration, Citibank's records reflect two credit card accounts issued to Plaintiff: a Home Depot credit card account currently ending in account no. 9412 ("Home Depot Account"); and a Citibank AAdvantage MasterCard currently ending in account no. 7111 ("Citi Account").

5. Attached hereto as Exhibit 14 are payment copies dated April 20, 2012, May 20, 2012, July 5, 2012 and July 25, 2012, which were posted to the Citi Account ("Payments").

6. The Payments are drawn on a checking account in the name of Consumer Advocate Services, LLC. and reflect the Citi Account number. Although the Payments include proposed language regarding changes to the Citi Account and the Card Agreement, Citibank never agreed to those terms.

7. As stated in my prior declaration, a Card Agreement was mailed to the Plaintiff

on or about January 2000 when Plaintiff accepted an offer to upgrade the Citi Account from a Citibank AAdvantage account to a Citibank Gold AAdvantage account (see Exhibit 5, Declaration of Elizabeth S. Barnette In Support Of Defendant's Motion To Compel Arbitration and Stay Action). The Card Agreement provides under the section entitled **Payments**: "....We can accept late or partial payments, as well as payments that reflect 'paid in full' or other restrictive endorsements, without losing any of our rights under this Agreement." (See page 3 of Exhibit 5, Declaration of Elizabeth S. Barnette In Support Of Defendant's Motion To Compel Arbitration and Stay Action).

8. In accordance with the Card Agreement, Citibank accepted the Payments without losing any of its rights under the Card Agreement, including the Arbitration Agreement.

9. Furthermore, in accordance with the Card Agreement, Citibank continued to send periodic billing statements to Plaintiff after the Payments posted to the Citi Account – these statements confirm that Citibank continued to assess interest on the Citi Account. Attached hereto as Exhibit 15 are copies of the monthly transaction billing detail for the Citi Account from January 6, 2012 through December 6, 2012, the last statement generated on the Citi Account before the Citi Account charged off for nonpayment.

I declare under penalty of perjury, under the laws of the United States, that the foregoing is true and correct. Executed this 2nd day of May 2014 at Jacksonville, Florida.



ELIZABETH S. BARNETTE

EXHIBIT 14

(Payments posted to account)



Profile Bankcard	Processing Date: May 23 2012 Batch Number: 504206	Envelope: 8
PAYMENT	Acct Number: ██████████ 7111	Check Item Ref: 16
	Check Group Number: 50420614001	Routing & Transit: 322271627
	Check Account: ████████ 02949	Microfilm Id: 0
	MICR PC Code: 0	Pmt Rejector : 0
	Pmt Reject Code: 0	MICR Val: 0
	Amount Val: 0	Virtual Validate: 0
	Bundle Total: ██████████	Trunc: 0
	Check Amt1: \$541.40	Check Amt2: \$541.40
	Check Amt3: \$0.00	Check Amt5: \$0.00
	Check Amt OpId: SR68458A,cc2	Check Reject Reason: 0
	Check Audit Trail: V1,p2,virt_en3,,V1,p2,virt_en2,,A8,pp2,brach,,,\$2,cc2,SR68458A,,,\$1,car,CARFIA01,M1,	Arc Reason: NARC-BCHECK23
	ArcInfo: 921445042060016	P2 Sequence: 8
	Check Amount: \$541.40	

CONSUMER ADVOCATE SERVICES, LLC
P.O. BOX 131149
CARLSBAD, CA 92013

01-Sioux Falls_523201282621AM

4/20 2012 90-71827272

Pay to the Order of Citi Cards \$ 541.90

Fine hundred forty one and 40/100 Dollars

JPMorgan Chase Bank, N.A.

CBIA921445042060016

Tox Susan Gibbons 7-7111

29490

[illegible]

Profile Bankcard	Processing Date: May 23 2012 Batch Number: 504206	Envelope: 8
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Profile		Processing Date: June 05 2012		Envelope: 266	
Bankcard		Batch Number: 860349			
PAYMENT	Acct Number: [REDACTED] 7111			Check Item Ref: 532	
	Check Group Number: 86034916001			Routing & Transit: 322271627	
	Check Account: [REDACTED] 2949			Microfilm Id: 0	
	MICR PC Code: 0			Pmt Rejector : 0	
	Pmt Reject Code: 0			MICR Val: 0	
	Amount Val: 0			Virtual Validate: 0	
	Bundle Total: [REDACTED]			Trunc: 0	
	Check Amt1: \$8.00			Check Amt2: \$8.00	
	Check Amt3: \$0.00			Check Amt5: \$0.00	
	Check Amt OpId: SC61011A,cc2			Check Reject Reason: 0	
Check Audit Trail: V1,p2,vlrt_en2,,A8,pp2,brach,,,\$2,cc2,SC61011A,,,\$1,cca,UP32499A,,,\$1,car,CAR1,F, ArcInfo: 921578603490532			Arc Reason: NARC-OCR00023		
Check Amount: \$8.00			P2 Sequence: 266		

CONSUMER ADVOCATE SERVICES, LLC
 P.O. BOX 131149
 CARLSBAD, CA 92013

3046

80-7162/5272

Pay to the
 Order of Gift Cards \$ 8.00
Eight and 00/100 Dollars

JPMorgan Chase Bank, N.A. OH921578603490532

Fax Sam-Gibbons 7111 294911

I am having problems paying my credit card obligations and so want to offer a charge in return. This will enable me to avoid bankruptcy and eventually pay off the debt.

FOR VALUABLE CONSIDERATION, INCLUDING, BUT NOT LIMITED TO, FOR CANCELLATION OF FILING A BANKRUPTCY, THIS IS AN OFFER TO AMEND Consumer/Credit/Loan Agreement
RE: [REDACTED] -7111

AS FOLLOWS: (a) The interest rate shall be reduced to 0% per annum; (b) The principal shall be payable at a maximum rate of \$8 a month; (c) You agree not to sell or assign this account or rights in any claim, you may have to any third party; (d) No late charges or over limit charges shall be applied to this account; (e) You agree not to report subject information to any credit reporting agency; (f) There will be no arbitration provisions to settle any dispute. Nothing shall prevent you from seeking any and all remedies available as a result of law and the jurisdiction of the state of the creditor; Any violation of this state action shall constitute tort (e.g. report your rights and claims. Violation of any of the terms of this agreement shall constitute a material breach. SURETIES AND INDEMNITIES: If any INDEMNITY is difficult to determine, a penalty of \$2,500.00 shall be imposed for each breach. For good and valuable consideration, either or in any way representing this Act, through this acceptance and unambiguous, I, [REDACTED], hereby agree to the above and to the following: If you do not agree to these terms, you must advise of your rejection in writing to the creditor by the date of this notice. If you do not wish to be bound by the terms of this check, uncashed to the following: [REDACTED] Consumer Advocate Services, Attn: [REDACTED] Road Office, P.O. Box 1149, Carlsbad, CA 92008

16 01 00
65041

Profile	Processing Date: June 05 2012	Envelope: 266
Bankcard	Batch Number: 860349	
Stub Item Ref: 531		Total Amount Due: 20.00
Min Amount Due: [REDACTED]		Due Date: 06/10/12



	Profile Bankcard	Processing Date: July 15 2012 Batch Number: 755657	Envelope: 74	Print
PAYMENT	Acct Number: [REDACTED] 7111			Check Item Ref: 148
	Check Group Number: 75565716001			Routing & Translt: 322271627
	Check Account: [REDACTED] 2949			Microfilm Id: 0
	MICR PC Code: 0			Pmt Rejector : 0
	Pmt Reject Code: 0			MICR Val: 0
	Amount Val: 0			Virtua Validate: 0
	Bundle Total: [REDACTED]			Trunc: 0
	Check Amt1: \$8.00			Check Amt2: \$0.00
Check Amt3: \$0.00			Check Amt5: \$0.00	
Check Amt OpId: AA64680A,cca			Check Reason: 0	
Check Audit Trail: V1,p2,virt_en2,,A8,pp2,brach,,\$1,cca,AA64680A,,S4,s12,SZ68486A,,A4,s12,SZ68486A,,A3,s12,SZ68486A,,A2,s12,SZ68486A,,A1,s12,SZ68486A,,NARC-BCHECK23			P2 Sequence: 74	
ArcInfo: 921977556570148				
Check Amount: \$8.00				

CONSUMER ADVOCATE SERVICES, LLC
P.O. BOX 131149
CARLSBAD, CA 92013

3075

10-7112/2772

7/5 2012

Pay to the Order of Citi Cards \$ 8.00

Eight and 00/100 Dollars

JPMorgan Chase Bank, N.A. OH921977556570148

For [REDACTED] 7111 [REDACTED] [REDACTED] 29491

[illegible]

Profile Bankcard	Processing Date: July 15 2012 Batch Number: 755657	Envelope: 74
Stub Item Ref: 147		Total Amount Due:



Profile Bankcard		Processing Date: August 05 2012 Batch Number: 801697	Envelope: 77
STUB	Stub Item Ref: 153		Total Amount Due:
	Min Amount Due:		
	Stmt Rejector: 0		Due Date: 0
	OCR Line Val: 0		Stmt Reject Code: 0
			Stub Val: 0
			Stub Amount

EXHIBIT 15

**(Monthly transaction billing detail,
1/6/12 – 12/6/12)**

How To Reach Us
1-888-576-0111 (2484)

Customer Service
BOX 6062
SIOUX FALLS, SD 57107

Account Activity
Jan 06-Feb 06, 2012

Minimum Payment Due: New Balance:
\$1,875.56 **\$27,070.01**
Payment Due Date:
03/02/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APR may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: You make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and you will pay off the balance shown on this statement in 30 years (s) \$60,034
Only the minimum payment

For information about credit counseling services, call 1-877-337-8188.

New Balance:
\$27,070.01
Minimum Payment Due:
\$1,075.56
Payment Due Date:
03/02/2012

000000 PW 00 A O
MARIAN SNOW GIBBONS
WILSON NC 27893-3710

CITI CARDS
Processing Center
Des Moines, IA 50363-0025

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

**** * 7111
Amount Enclosed:

www.citicards.com
Account Member Since 1987
MARIAN SNOW GIBBONS
Account Number **** * 7111
American Airlines AAdvantage® Miles
AAdvantage® Miles Reported To American Airlines: **7,579**
See The American Airlines AAdvantage® Miles Update Section In This Statement

Total New Balance Breakout
Card Balance \$12,687.05
Loan On Your Card Balance \$14,382.96
Card Minimum Payment Due \$1,227.23
Loan On Your Card Minimum Payment Due \$648.33

Safe	Post	Description	Amount
01/05	01/06	DUKE MEDICINE CS DURHAM NC	91.00
01/06	01/06	61 A8090USA 2222	
01/06	01/06	CALIFORNIA PIZZA IBI RALEIGH NC	28.24
01/06	01/06	61 A581ZUSA 2222	
01/06	01/06	OPAY WILSON CO TAX SAN RAMON CA	1.00
01/06	01/06	61 A9399USA 2222	
01/06	01/06	WILSON CO TAX WILSON NC	13.96
01/06	01/06	61 A9399USA 2222	
01/06	01/06	WILCO 1848 0001848 WILSON NC	66.04
01/06	01/06	61 A5542USA 2222	
01/06	01/06	PAYPAL -GETDEBTRELI 403935733 CA	3,087.00
01/06	01/06	61 A8999USA 2222	
01/06	01/06	CITY OF WILSON 0252399378 NC	92.01
01/07	01/07	61 A4900USA 2222	
01/07	01/07	ELITE NUTRITION SPRING GREEN WI	538.96
01/10	01/10	61 A5499USA 2222	
01/10	01/10	PP COMPUSA COM 402935733 FL	183.50
01/17	01/17	61 A5732USA 2222	
01/17	01/17	AMERICAN001202473330 DALLAS TX	10.00
01/17	01/17	61 A3001USA 2222	
01/17	01/17	NAME: SNOW GIBBONS/MA	
01/17	01/17	DEPART: 02/10/12	

Customer Service
BOX 6062
SIOUX FALLS, SD 57101

Account Number

Post	Description	Amount
02/05	LATE FEE - JAN PAYMENT PAST DUE	25.00
66	GOOD	
	TOTAL FEES FOR THIS PERIOD	25.00

Interest Charged	Post	Description	Amount
00000000	02/06	INTEREST CHARGED TO STANDARD ADV	57.30
	B4	0000	
00000000	02/06	INTEREST CHARGED TO STANDARD PURCH	230.96
	B4	0000	
00000000	02/06	INTEREST CHARGED TO OFFER-004	218.61
	B4	0000	

TOTAL INTEREST FOR THIS PERIOD 450.87

2012 Totals Year-to-Date	
Total fees charged in 2012	\$25.00
Total interest charged in 2012	\$305.12

Interest Charge Calculation

Annual Percentage Rate (APR) is the actual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Standard Purchases			
Standard Purch	29.99% (V)	\$8,404.16 (D)	\$220.96
After 4	16.99%	\$14,273.07 (D)	\$242.61
ADVANCES			
Standard Adv	29.99% (V)	\$2,079.47 (D)	\$57.30

How to Reach Us
1-888-766-CITI(2484)

Customer Service
BOX 6062
SIOUX FALLS, SD 57107

Access your account online:
www.citicards.com

Account Number *****7111

American Airlines AAdvantage® Miles Update

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit www.aa.com/aaadvantage

Remember, you **MUST PAY IN FULL** any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

The minimum payment due displayed on this statement includes your past due, the purch/adv minimum payment due, and transactions that exceed your revolving credit line.

Good news! Your last year's Annual Account Summary is now available for you to request online. Go to Account Online and on the Account Activity tab, select "Account Activity" in the drop-down menu. On the Account Activity page, go to "Request an Annual Account Summary" at the bottom of the page, and click on the Request button. A notification email will be sent in 24-48 hours when your summary is available to view and download online.

3 of 3

How To Reach Us
1-800-368-2200

Customer Service
800-604-2200
SIOUX FALLS, SD 57107

Account Activity
Feb 07-Mar 07, 2012

Minimum Payment Due: New Balance:
\$2,994.96 **\$27,623.69**

Payment Due Date:
04/02/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may be charged a late fee of up to \$35 and your APR may be increased up to the variable penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and only the minimum payment, you will pay off the balance shown on this statement in 30 years at 60.00% interest.

For information about credit counseling services, call 877-337-8188.

www.citibank.com
Account Member Since 1987
MARIAN SNOW GIBBONS

Account Number **** * 7111

Summary of Account Activity

Previous Balance	\$27,070.01
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Fees Charged	\$35.00
Interest Charged	\$518.68
New Balance	\$27,623.69
Past Due Amount	\$1875.55

Card	Loan On Your Card	Card	Loan On Your Card
Balance	Balance	Minimum Payment Due	Minimum Payment Due
\$13,038.51	\$14,585.18	\$1723.62	\$1271.34

Fees	Post	Description	Amount
00000000	03/07	LATE FEE - FEB PAYMENT PAST DUE	35.00
00000000	66	0000	

TOTAL FEES FOR THIS PERIOD

35.00

Interest Charged

Post	Description	Amount
03/07	INTEREST CHARGED TO STANDARD ADV	55.10
00000000	84 0000	
03/07	INTEREST CHARGED TO STANDARD PURCH	261.36
00000000	84 0000	
03/07	INTEREST CHARGED TO OFFER-004	202.22
00000000	84 0000	

TOTAL INTEREST FOR THIS PERIOD

518.68

2012 Totals Year-to-Date	
Total fees charged in 2012	\$60.00
Total interest charged in 2012	\$1,323.80

New Balance:
\$27,623.69
Minimum Payment Due:
\$2,994.96
Payment Due Date:
04/02/2012

000000 PW 00 A 0
MARIAN SNOW GIBBONS
WILSON NC 27893-3710

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

**** * 7111
Amount Enclosed:

How to Reach Us
1-800-388-2200

Access your account online:
www.citicards.com

Customer Service
BOX 6062
SIOUX FALLS, SD 57117

Account Number *****7111

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard Purch	29.990% (V)	\$10,603.70 (D)	\$261.36
Offer 4	16.990%	\$14,480.46 (D)	\$202.22
ADVANCES			
Standard Adv	29.990% (V)	\$2,235.66 (D)	\$55.10

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

How To Reach Us
1-800-368-2200

Customer Service
BOX 6062
SIOUX FALLS, SD 57107

Account Activity
Mar 08-Apr 05, 2012

Minimum Payment Due: New Balance:
\$3,007.95 \$27,069.96
Payment Due Date:
05/02/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges on your card and each month you pay only the minimum payment
You will pay off the balance shown on this statement in about... 30 years (3) \$59,037
And you will end up paying an estimated total of...

For information about credit counseling services, call 1-877-337-9162.

New Balance:
\$27,069.96
Minimum Payment Due:
\$3,007.95
Payment Due Date:
05/02/2012

000000 PW 00 A 0
MARIAN SNOW GIBBONS
WILSON NC 27693-2710

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

*****7111
Amount Enclosed:

www.citicards.com
Account Member Since 1987
MARIAN SNOW GIBBONS

Account Number *****7111

Total New Balance Breakout
Card Balance \$13,889.52
Loan On Your Card Balance \$13,889.52
Minimum Payment Due \$1,092.15
Loan On Your Card Minimum Payment Due \$1,914.80

Payments, Credits and Adjustments
Sale 87631037 04/04 PAYMENT THANK YOU 0000
Post 70 0000
Amount 1,100.00

Fees
Sale 02/05 LATE FEE - MAR PAYMENT PAST DUE 35.00
000000000 66 0000
TOTAL FEES FOR THIS PERIOD 35.00

Interest Charged
Post 04/05 INTEREST CHARGED TO STANDARD ADV 54.49
000000000 84 0000
04/05 INTEREST CHARGED TO STANDARD PURCH 259.43
000000000 84 0000
04/05 INTEREST CHARGED TO OFFER-004 157.35
000000000 84 0000
TOTAL INTEREST FOR THIS PERIOD 511.27

2012 Totals Year-to-Date	
Total fees charged in 2012	\$95.00
Total interest charged in 2012	\$1,835.07

How to Reach Us
1-800-388-2200

Access your account online:
www.citibank.com

Customer Service
Box 6062
SIOUX FALLS, SD 57117

Account Number *****7111

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Charge
PURCHASES			
Standard Purch	29.990% (V)	\$10,888.49 (D)	\$259.43
Offer 4	16.990%	\$14,618.96 (D)	\$197.35
ADVANCES			
Standard Adv	29.990% (V)	\$2,286.90 (D)	\$54.49

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

www.citicards.com
Account Member Since 1987
MARIAN SNOW GIBBONS

How To Reach Us
1-800-856-9900
Customer Service
BOX 6062
SIOUX FALLS, SD 57107

Account Activity
Apr 06-May 04, 2012
Minimum Payment Due: New Balance:
\$4,120.10 \$27,611.39

Payment Due Date:
06/02/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and pay only the minimum payment each month you pay... And you will end up paying an estimated total of...
Only the minimum payment... 30 years... \$59,019

For information about credit counseling services, call 1-877-337-8183.

Statement of Account

Post	Description	Amount
05/04	LATE FEE - APR PAYMENT PAST DUE	35.00
00000000	66 0000	
TOTAL FEES FOR THIS PERIOD		35.00

Post	Description	Amount
05/04	INTEREST CHARGED TO STANDARD ADV	54.64
00000000	64 0000	
05/04	INTEREST CHARGED TO STANDARD PURCH	263.07
00000000	64 0000	
05/04	INTEREST CHARGED TO OFFER-004	1887.2
00000000	64 0000	
TOTAL INTEREST FOR THIS PERIOD		506.43

2012 Totals Year-to-Date	
Total fees charged in 2012	\$130.00
Total interest charged in 2012	\$2,341.50

Post	Description	Amount
05/04	INTEREST CHARGED TO STANDARD ADV	54.64
00000000	64 0000	
05/04	INTEREST CHARGED TO STANDARD PURCH	263.07
00000000	64 0000	
05/04	INTEREST CHARGED TO OFFER-004	1887.2
00000000	64 0000	
TOTAL INTEREST FOR THIS PERIOD		506.43

Post	Description	Amount
05/04	INTEREST CHARGED TO STANDARD ADV	54.64
00000000	64 0000	
05/04	INTEREST CHARGED TO STANDARD PURCH	263.07
00000000	64 0000	
05/04	INTEREST CHARGED TO OFFER-004	1887.2
00000000	64 0000	
TOTAL INTEREST FOR THIS PERIOD		506.43

Detach and follow payment instructions on reverse

Make check payable to: CITI Cards

New Balance:
\$27,611.39
Minimum Payment Due:
\$4,120.10
Payment Due Date:
06/02/2012

000000 PW 00 A 0
MARIAN SNOW GIBBONS
WILSON NC 27893-3710

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

How to Reach Us
1-800-866-9900

Access your account online:
www.citicards.com

Customer Service
BOX 6062
SIOUX FALLS, SD 57117

Account Number *****7111

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard Purch	29.990% (V)	\$1,041.03 (D)	\$263.07
Offer 4	16.990%	\$13,979.41 (D)	\$186.72
ADVANCES			
Standard Adv	29.990% (V)	\$2,293.16 (D)	\$54.64

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

How To Reach Us
1-800-666-9900
Customer Service
BOX 6062
SIOUX FALLS, SD 57117

Account Activity
May 05-Jun 06, 2012

Minimum Payment Due: New Balance:
\$4,205.69 **\$27,123.26**
Payment Due Date:
07/02/2012

Late Payment Warning: If we do not receive your payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and only the minimum payment... And you will end up paying an estimated total of...
Only the minimum payment 30 years(s) 558.073

For information about credit counseling services, call 1-877-337-8888.

New Balance:
\$27,123.26
Minimum Payment Due:
\$4,205.69
Payment Due Date:
07/02/2012

000000 PW 00 A 0
MARIAN SNOW GIBBONS
WILSON NC 27893-3710

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

***** 7111
Amount Enclosed:

Pay to the order of: ☐ Cash ☐ Check ☐ Debit

Total New Balance Breakout			
Card Balance	Loan On Your Card Balance	Card Minimum Payment Due	Loan On Your Card Minimum Payment Due
\$12,800.35	\$13,322.91	\$1,904.28	\$2,301.41
Payments, Credits and Adjustments			
Sale	Post	Description	Amount
83761859	05/05	PAYMENT THANK YOU	\$50.00
85675015	05/23	PAYMENT THANK YOU	\$41.40
84681531	06/04	PAYMENT THANK YOU	\$5.00
Fees			
Sale	Post	Description	Amount
00000000	06/06	LATE FEE - MAY PAYMENT PAST DUE	35.00
00000000	66	0000	35.00
TOTAL FEES FOR THIS PERIOD			

Interest Charged		
Post	Description	Amount
06/06	INTEREST CHARGED TO STANDARD ADV	62.20
06/06	INTEREST CHARGED TO STANDARD PURCH	307.11
06/06	INTEREST CHARGED TO OFFER 004	205.96
06/06	INTEREST CHARGED TO OFFER 004	205.96
TOTAL INTEREST FOR THIS PERIOD		

How to Reach Us
1-800-866-9900

Customer Service
BOX 6062
SIOUX FALLS, SD 57107

Access your account online:
www.citricards.com

Account Number **** * 7111

2012 Totals Year-to-Date	
Total fees charged in 2012	\$165.00
Total interest charged in 2012	\$2,917.77

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard Purch	29.990% (V)	\$11,327.26 (D)	\$307.11
Offer 4	16.990%	\$13,472.52 (D)	\$206.96
ADVANCES			
Standard Adv	29.990% (V)	\$2,294.25 (D)	\$62.20

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Your account is seriously past due and your credit privileges have been suspended. Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am - 9 pm, or Saturday, 8 am - 5 pm, Central Time.

Our records show home phone [REDACTED] and business phone [REDACTED]. If incorrect, please update your account online at www.citricards.com or call us at 1-800-866-9900 to let us know.

Your account has an annual membership fee of \$85.00 which will appear on your next billing statement. Variable rates vary with the market based on the U.S. Prime Rate. The variable Penalty APR (which is based on your creditworthiness) may apply if you make a late payment or a payment that is returned. If it is applied, it will stop applying to existing balances if you make the next six consecutive minimum payments when due. However, it may apply to new transactions indefinitely. The foreign purchase transaction fee is 3% of the US dollar amount of each purchase made outside the US. See back for important information.

How To Reach Us
1-800-866-9900

Customer Service
BOX 6062
STOUX FALLS, SD 57177

Account Activity
Jun 07-Jul 05, 2012

Minimum Payment Due: New Balance:
\$5,332.13
Payment Due Date:
08/02/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: You make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no payment, you will pay off the balance shown on this statement in 30 years! And you will end up paying an estimated total of \$98,300.

For information about credit counseling services, call 1-877-337-6189.

New Balance:
\$27,756.98
Minimum Payment Due:
\$5,332.13
Payment Due Date:
08/02/2012
000000 PW 00 A 0
MARIAN SNOW GIBBONS
WILSON NC 27893-3710

Date and follow payment instructions on reverse

Make check payable to: Citi Cards

**** * 7111
Amount Enclosed:

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

www.citicards.com
Account Member Since 1987
MARIAN SNOW GIBBONS

Account Number **** * 7111

Total New Balance Breakout

Card	Loan On Your Card	Card	Loan On Your Card
Balance	Balance	Minimum Payment Due	Minimum Payment Due
\$14,253.04	\$13,503.94	\$3,393.50	\$1,938.63

Post	Description	Amount
07/05	MEMBERSHIP FEE JUL 12-JUN 13	74.0000
07/05	SEE REVERSE FOR MORE RENEWAL INFORMATION	65.00
07/05	LATE FEE - JUN PAYMENT PAST DUE	35.00
07/05	TOTAL FEES FOR THIS PERIOD	174.00

Post	Description	Amount
07/05	INTEREST CHARGED TO STANDARD ADV	56.07
07/05	INTEREST CHARGED TO STANDARD PURCH	276.82
07/05	INTEREST CHARGED TO OFFER-004	161.03
07/05	TOTAL INTEREST FOR THIS PERIOD	513.72

2012 Totals Year-to-Date	
Total fees charged in 2012	\$285.00
Total interest charged in 2012	\$3,431.49

How to Reach Us
1-800-865-9900

Access your account online:
www.citcards.com

Customer Service
BOX 6062
SIOUX FALLS, SD 57117

Account Number *****7111

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Charge
PURCHASES			
Standard Purch	29.990% (V)	\$11,609.81 (0)	\$276.62
Offer 4	16.990%	\$13,410.10 (0)	\$181.03
ADVANCES			
Standard Adv	29.990% (V)	\$2,353.39 (0)	\$56.07

Remember, you MUST PAY IN FULL any charges over your revolving credit limit by your statement's Payment Due Date.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Your account is seriously past due and your credit privileges have been suspended. Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am - 9 pm, or Saturday, 8 am - 5 pm, Central Time.

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 07/06/12-06/07/12

How to reach us
www.citicards.com

1-800-568-5000

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$28,376.43
New balance: \$28,376.43
Payment due date: 09/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$28,376

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$5316.13 and an overlimit amount of \$1781.43.

Account Summary

Previous balance	\$27,756.98
Payments	-\$16.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$35.00
Interest	+\$600.45
New balance	\$28,376.43

Credit Limit

Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due \$28,376.43
New balance \$28,376.43
Payment due date 09/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 32 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Total New Balance Breakout

Card Balance	\$14,679.60
Loan On Your Card Balance	\$13,696.83
Card Minimum Payment Due	\$25,767.26
Loan On Your Card Minimum Payment Due	\$2,609.17

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	07/15	PAYMENT THANK YOU	-\$8.00
85464147	70	0000 0000	
	08/04	PAYMENT THANK YOU	-\$8.00
81470153	70	0000 0000	

Fees charged

Date	Description	Amount
08/07	LATE FEE - JUL PAYMENT PAST DUE	\$35.00
00000000 66	0000	
Total fees charged in this billing period		\$35.00

Interest charged

Date	Description	Amount
08/07	INTEREST CHARGED TO STANDARD ADV	\$65.45
00000000 84	0000	
08/07	INTEREST CHARGED TO STANDARD PURCH	\$326.11
00000000 84	0000	
08/07	INTEREST CHARGED TO OFFER-004	\$208.89
00000000 84	0000	
Total interest charged in this billing period		\$600.45

2012 totals year-to-date

Total fees charged in 2012	\$320.00
Total interest charged in 2012	\$4,031.94

Interest charge calculation

Days in billing cycle: 33

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$12,027.92 (D)	\$326.11
Offer 4	16.99%	\$13,598.18 (D)	\$208.89
ADVANCES			
Standard Adv	29.99% (V)	\$2,414.09 (D)	\$65.45

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 08/08/12-09/06/12

How to reach us
www.citicards.com

1-800-756-4000

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$28,970.17
New balance: \$28,970.17
Payment due date: 10/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$28,970

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$6533.30 and an overlimit amount of \$2375.17.

Account Summary

Previous balance	\$28,376.43
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$35.00
Interest	+\$558.74
New balance	\$28,970.17

Credit Limit

Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due \$28,970.17
New balance \$28,970.17
Payment due date 10/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 32 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Total New Balance Breakout

Card Balance	\$15,080.77
Loan On Your Card Balance	\$13,889.40
Card Minimum Payment Due	\$25,776.57
Loan On Your Card Minimum Payment Due	\$3,193.60

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Date	Description	Amount
09/06	LATE FEE - AUG PAYMENT PAST DUE	\$35.00
00000000 66	0000	
Total fees charged in this billing period		\$35.00

Interest charged

Date	Description	Amount
09/06	INTEREST CHARGED TO STANDARD ADV	\$61.06
00000000 84	0000	
09/06	INTEREST CHARGED TO STANDARD PURCH	\$305.11
00000000 84	0000	
09/06	INTEREST CHARGED TO OFFER-004	\$192.57
00000000 84	0000	
Total interest charged in this billing period		\$558.74

2012 totals year-to-date

Total fees charged in 2012	\$355.00
Total interest charged in 2012	\$4,590.68

Interest charge calculation

Days in billing cycle: 30

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$12,378.49 (D)	\$305.11
Offer 4	16.99%	\$13,789.68 (D)	\$192.57
ADVANCES			
Standard Adv	29.99% (V)	\$2,477.34 (D)	\$61.06

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 09/07/12-10/05/12

How to reach us
www.citicards.com

1-800-846-8444

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$29,557.38
New balance: \$29,557.38
Payment due date: 11/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$29,557

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$7712.76 and an overlimit amount of \$2962.38.

Account Summary

Previous balance	\$28,970.17
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$35.00
Interest	+\$552.21
New balance	\$29,557.38

Credit Limit

Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due \$29,557.38
New balance \$29,557.38
Payment due date 11/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 34 A O

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Date	Description	Amount
10/05	LATE FEE - SEP PAYMENT PAST DUE	\$35.00
00000000	66 0000	
Total fees charged in this billing period		\$35.00

Interest charged

Date	Description	Amount
10/05	INTEREST CHARGED TO STANDARD ADV	\$60.47
00000000	84 0000	
10/05	INTEREST CHARGED TO STANDARD PURCH	\$303.01
00000000	84 0000	
10/05	INTEREST CHARGED TO OFFER-004	\$188.73
00000000	84 0000	
Total interest charged in this billing period		\$552.21

2012 totals year-to-date

Total fees charged in 2012	\$390.00
Total interest charged in 2012	\$5,142.89

Interest charge calculation

Days in billing cycle: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$12,717.44 (D)	\$303.01
Offer 4	16.99%	\$13,980.30 (D)	\$188.73
ADVANCES			
Standard Adv	29.99% (V)	\$2,538.08 (D)	\$60.47

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 10/06/12-11/06/12

How to reach us
www.citicards.com

1-800-846-8444

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$30,180.80
New balance: \$30,180.80
Payment due date: 12/02/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$30,181

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$8889.69 and an overlimit amount of \$3620.80.

Account Summary

Previous balance	\$29,557.38
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$623.42
New balance	\$30,180.80

Credit Limit

Revolving Credit limit \$26,560
Includes \$18,100 cash advance limit

Minimum payment due \$30,180.80
New balance \$30,180.80
Payment due date 12/02/12

Amount enclosed:

Account number ending in 7111

000000 PW 34 A O

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
11/06	INTEREST CHARGED TO STANDARD ADV	\$68.42
00000000	84 0000	
11/06	INTEREST CHARGED TO STANDARD PURCH	\$343.77
00000000	84 0000	
11/06	INTEREST CHARGED TO OFFER-004	\$211.23
00000000	84 0000	
Total interest charged in this billing period		\$623.42

2012 totals year-to-date

Total fees charged in 2012	\$390.00
Total interest charged in 2012	\$5,766.31

Interest charge calculation

Days in billing cycle: 32

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$13,075.53 (D)	\$343.77
Offer 4 (Until Paid in Full)	16.99%	\$14,180.18 (D)	\$211.23
ADVANCES			
Standard Adv	29.99% (V)	\$2,602.47 (D)	\$68.42

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

For customers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 11/07/12-12/06/12

How to reach us
www.citicards.com

1-800-846-8444

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: **\$30,778.09**
New balance: **\$30,778.09**
Payment due date: **01/02/13**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$30,778

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$10106.83 and an overlimit amount of \$4218.09.

Account Summary

Previous balance	\$30,180.80
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$597.29
New balance	\$30,778.09

Credit Limit

Revolving Credit limit **\$26,560**
Includes \$18,100 cash advance limit

Minimum payment due **\$30,778.09**
New balance **\$30,778.09**
Payment due date **01/02/13**

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
12/06	INTEREST CHARGED TO STANDARD ADV	\$65.80
00000000	84 0000	
12/06	INTEREST CHARGED TO STANDARD PURCH	\$330.59
00000000	84 0000	
12/06	INTEREST CHARGED TO OFFER-004	\$200.90
00000000	84 0000	
Total interest charged in this billing period	\$597.29	

2012 totals year-to-date

Total fees charged in 2012	\$390.00
Total interest charged in 2012	\$6,363.60

Interest charge calculation

Days in billing cycle: 30

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$13,412.65 (D)	\$330.59
Offer 4 (Until Paid in Full)	16.99%	\$14,386.23 (D)	\$200.90
ADVANCES			
Standard Adv	29.99% (V)	\$2,669.57 (D)	\$65.80

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

For customers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.

MARIAN SNOW GIBBONS

Member Since 1987 Account number ending in: 7111

Billing Period: 12/07/12-01/04/13

How to reach us

www.citicards.com

1-800-846-8444

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$31,367.56

New balance: \$31,367.56

Payment due date: 02/02/13

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

You will pay off the balance shown on this statement in about...

And you will end up paying an estimated total of...

Only the minimum payment

1 month(s)

\$31,368

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$11301.84 and an overlimit amount of \$4807.56.

Account Summary

Previous balance	\$30,778.09
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$589.47
New balance	\$31,367.56

Credit Limit

Revolving Credit limit	\$26,560
Includes \$18,100 cash advance limit	

Minimum payment due \$31,367.56

New balance \$31,367.56

Payment due date 02/02/13

Amount enclosed:

Account number ending in 7111

000000 PW 34 A 0

MARIAN SNOW GIBBONS

GARNER NC 27529-5973

CITI CARDS
Processing Center
Des Moines, IA 50363-0005

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
01/04	INTEREST CHARGED TO STANDARD ADV	\$65.17
00000000 84	0000	
01/04	INTEREST CHARGED TO STANDARD PURCH	\$327.41
00000000 84	0000	
01/04	INTEREST CHARGED TO OFFER-004	\$196.89
00000000 84	0000	
Total interest charged in this billing period	\$589.47	

2013 totals year-to-date

Total fees charged in 2013	\$0.00
Total interest charged in 2013	\$589.47

Interest charge calculation

Days in billing cycle: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$13,741.54 (D)	\$327.41
Offer 4	16.99%	\$14,585.09 (D)	\$196.89
(Until Paid in Full)			
ADVANCES			
Standard Adv	29.99% (V)	\$2,735.03 (D)	\$65.17

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages

Minimum Payment Due includes past due amounts. Your account may be with a collection vendor and when you call our number, you may be referred to the vendor. Please call the toll-free number shown above Monday-Thursday 8am to 6 pm or Friday 8 am to 5 pm, Central time. 1-800-846-8444

For customers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.